

2011 State Health Benefit Plan Open Enrollment Presentation

Presentation to
Active State of Georgia Employees and Educators



GEORGIA DEPARTMENT OF
COMMUNITY HEALTH

DCH Mission

ACCESS



Access
to affordable,
quality health
care in our
communities

RESPONSIBLE



Responsible
health planning
and use of
health care
resources

HEALTHY



Healthy
behaviors and
improved
health
outcomes



GEORGIA DEPARTMENT OF
COMMUNITY HEALTH

DCH Initiatives FY 2011

FY 2011

**Continuity of Operations
Preparedness**

Customer Service

Emergency Preparedness

Financial & Program Integrity

Health Care Consumerism

Health Improvement

Health Care Transformation

Public Health

Workforce Development



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Introduction

- Welcome to the 2011 State Health Benefit Plan Open Enrollment Presentation for active employees
- Open Enrollment dates are October 12 – November 10, 2010



Agenda

- SHBP Options for 2011
- 2011 Plan Changes
- 2011 Benefit Overview
- Making your Open Enrollment Election



2011 Benefit Options

CIGNA and UnitedHealthcare will again be the healthcare vendors and will offer active members the following options for 2011:

- Health Reimbursement Arrangement (HRA)
- Health Maintenance Organization (HMO)
- High Deductible Health Plan (HDHP)



2011 Plan Changes

- There will be a number of changes to the Plan effective January 1, 2011 that will impact you
- It is important that you read and understand the 2011 Active Employee Decision Guide, so you will know what is changing, and what effect the changes will have on your benefits, options, rates, etc. before making your election for the 2011 Plan Year



Changes for all SHBP Members

- The Open Access Plan (OAP) option will no longer be offered
- The Tobacco and Spousal Surcharges are increasing to \$80 Tobacco and \$50 Spousal
- Pre-existing will no longer apply to any SHBP option
- Social Security Numbers (SSN) must be collected for all dependents



Changes for all SHBP Members

- There will be an increase in premiums. Some tiers will see a higher increase in order to accommodate the addition of dependents previously not eligible for coverage
- Changes to co-pays, deductibles, out-of-pocket limits
- Life-time maximum benefits limit will be removed
- All SHBP members will receive new ID cards before January 1, 2011



Current OAP Members

- Effective January 1, 2011 the OAP Option will no longer be offered
- Members currently in the OAP Option will need to make another benefit selection during the Open Enrollment for the 2011 Plan Year. If you do not go online and make another election, your coverage will roll over into the HRA with your current healthcare vendor and the Tobacco and Spousal Surcharges (if applicable) will apply. You will remain in the HRA option for the 2011 Plan Year



Changes for all SHBP Members

- There are important changes in eligibility – please refer to the Active Employee Decision Guide for details about these changes
- Your children who were not eligible to be in the Plan last year, may be eligible this year



Tobacco and Spousal Surcharges

- The Tobacco Surcharge will increase to \$80 and the Spousal surcharge will increase to \$50
- Employees must answer the Surcharge questions when making their 2011 benefit selection
- Failure to answer the Surcharge Questions will result in you paying the applicable surcharge(s) for the entire plan year unless you experience a qualifying event that will allow the removal of the surcharge
- Information on steps to take to remove the surcharges is available at www.dch.georgia.gov/shbp



HMO Deductible Changes

TIER	FROM	TO
You	\$600	\$1000
You + Spouse	\$900	\$1500
You + Child(ren)	\$900	\$1500
You+ Family	\$1200	\$2000

Your specialist office visit co-pay will change from \$35 to \$45

HMO Maximum Out-of-Pocket Changes

TIER	FROM	TO
You	\$2000	\$3000
You + Spouse	\$3000	\$4500
You + Child(ren)	\$3000	\$4500
You+ Family	\$4000	\$6000



HMO Prescription Drug Co-Pay Changes

TIER	FROM	TO
Tier 1 – Generic	\$15	\$20
Tier 2 – Preferred Brand	\$40	\$50
Tier 3 – Non Preferred Brand	\$75	\$90

HRA Deductible Changes

TIER	FROM	TO
You	\$1100	\$1300
You + Spouse	\$1900	\$2250
You + Child(ren)	\$1900	\$2250
You+ Family	\$2750	\$3250



HRA Maximum Out-of-Pocket Changes

TIER	FROM	TO
You	\$2500	\$3000
You + Spouse	\$4100	\$5000
You + Child(ren)	\$4100	\$5000
You+ Family	\$5700	\$7000



HDHP Deductible Changes

Deductibles	FROM 2010 In- Network	FROM 2010 Out- of-Network	TO 2011 In- Network	TO 2011 Out- of-Network
You	\$1200	\$2400	\$1500	\$3000
You + Spouse	\$2400	\$4800	\$3000	\$6000
You + Child(ren)	\$2400	\$4800	\$3000	\$6000
You + Family	\$2400	\$4800	\$3000	\$6000



HDHP Out-of-Pocket Maximum Changes

Out-of-Pocket	FROM 2010 In- Network	FROM 2010 Out- of-Network	TO 2011 In- Network	TO 2011 Out- of-Network
You	\$1800	\$4000	\$2400	\$5300
You + Spouse	\$3100	\$7400	\$4100	\$9800
You + Child(ren)	\$3100	\$7400	\$4100	\$9800
You + Family	\$3100	\$7400	\$4100	\$9800



Open Enrollment

October 12 – November 10, 2010

- Employees will make their health election at www.oe2011.ga.gov
- Web site will open at 4 a.m. on October 12 and close at 4:30 p.m. on November 10, 2010
- The Active Employee Health Plan Decision Guide will be available on the Web site at www.oe2011.ga.gov and www.dch.georgia.gov/shbp



Open Enrollment

October 12 – November 10, 2010

- Employees must go online to make their benefit selection. If you do not go online and you are
 - In the OAP, you will be enrolled in the HRA with your current healthcare vendor and tier and the Tobacco and Spousal surcharges (if applicable) will be applied
 - In the HMO, HRA or HDHP, you will rollover into the same coverage and tier and the Tobacco and Spousal surcharges (if applicable) will be applied



Open Enrollment

October 12 – November 10, 2010

If you do not make an Open Enrollment election your coverage will roll over and the tobacco and spousal surcharges (if applicable) will apply. You will not be allowed to make a change to your coverage until the next Open Enrollment unless you experience a qualifying event that allows a change.



Open Enrollment

October 12 – November 10, 2010

- When making your benefit election you should make sure you have selected the correct option
- Confirm you have added all eligible dependents you wish to be included in your coverage
- Confirm you have answered the surcharge questions correctly
- Click "Confirm" and Print your Confirmation



Reminders

- You may go online and make changes anytime during Open Enrollment (4 a.m. on October 12 until the Web-site closes at 4:30 p.m. on November 10, 2010)
- You must answer the surcharge questions each time you log on to the web site
- The last selection made when the web site closes at 4:30 p.m. will be the option you are placed in for the 2011 Plan Year



If you Have Questions or Need Additional Information

CIGNA - HMO, HRA, HDHP - 800-633-8519

www.mycigna.com/shbp

United Healthcare - HMO, HDHP - 877-246-4189

Definity HRA - 800-396-6515

www.welcometouhc.com/shbp



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Important Notice

- The information provided in this presentation is a summary of changes for the 2011 Plan Year. It is intended only to highlight principal benefits
- Please refer to the Active Employee Decision Guide for more details

THANK YOU

